

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Luisanna Polanco Espinal
Debtor

Case No. 17-04105-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Apr 25, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2022:

Recip ID	Recipient Name and Address
db	+ Luisanna Polanco Espinal, 122 S. Broad St., West Hazleton, PA 18202-3820
4975355	+ EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624
4975356	Fingerhut, P.O. Box 1250, Saint Cloud, MN 56302
4975361	++++ LUZERNE COUNTY COMMUNITY COL, 521 TRAILBLAZER DR, NANTICOKE PA 18634-3899 address filed with court:, Luzerne County Community Col, 1333 S. Prospect St., Nanticoke, PA 18634
4975358	+ Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005
4975364	PNC BANK, PO BOX 2859, Kalamazoo, MI 49003-2859

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Apr 25 2022 22:48:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
4975351	Email/Text: collectors@arresourcesinc.com	Apr 25 2022 18:42:00	AR Resources, 1777 Sentry Pkwy. W, Blue Bell, PA 18422-2207
4975352	+ EDI: CAPITALONE.COM	Apr 25 2022 22:48:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
4988933	EDI: CAPITALONE.COM	Apr 25 2022 22:48:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4975353	EDI: DISCOVER.COM	Apr 25 2022 22:48:00	Discover, P.O. Box 30943, Salt lake City, UT 84130
5021167	EDI: DIRECTV.COM	Apr 25 2022 22:48:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
4975354	EDI: DISCOVER.COM	Apr 25 2022 22:48:00	Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025
4979012	EDI: DISCOVER.COM	Apr 25 2022 22:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4975357	EDI: IRS.COM	Apr 25 2022 22:48:00	Internal Revenue Service, Special Procedures Branch, PO Box 7346, Philadelphia, PA 19101-7346
4975362	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 25 2022 18:52:53	LVNV Funding LLC, P.O. Box 10497, Greenville, SC 29603-0497
5023711	Email/PDF: resurgentbknotifications@resurgent.com	Apr 25 2022 18:53:11	LVNV Funding, LLC its successors and assigns as, assignee of Avant II, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4975359	+ Email/Text: bk@lendingclub.com	Apr 25 2022 18:42:00	Lending Club, 71 Stevenson St., Ste. 300, San Francisco, CA 94105-2985

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4989528	EDI: AGFINANCE.COM	Apr 25 2022 22:48:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
4975363	+ EDI: AGFINANCE.COM	Apr 25 2022 22:48:00	OneMain Financial Bankruptcy Dept., P.O. Box 6042, Sioux Falls, SD 57117-6042
5022556	Email/Text: Bankruptcy.Notices@pnc.com	Apr 25 2022 18:41:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
5038551	EDI: PRA.COM	Apr 25 2022 22:48:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5038552	EDI: PRA.COM	Apr 25 2022 22:48:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4983208	EDI: PRA.COM	Apr 25 2022 22:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4975506	+ EDI: RECOVERYCORP.COM	Apr 25 2022 22:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4995086	EDI: Q3G.COM	Apr 25 2022 22:48:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4975365	EDI: RMSC.COM	Apr 25 2022 22:48:00	Synchrony Bank/Ashley Home Stores, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
4975366	EDI: RMSC.COM	Apr 25 2022 22:48:00	Synchrony Bank/Lowes, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
4975367	EDI: RMSC.COM	Apr 25 2022 22:48:00	Synchrony Bank/Wal-Mart, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
4975368	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 25 2022 18:42:00	Toyota Financial Services, Attn: Bankruptcy Dept., P.O. Box 8026, Cedar Rapids, IA 52408
5000127	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 25 2022 18:42:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
4975369	+ EDI: VERIZONCOMB.COM	Apr 25 2022 22:48:00	Verizon Bankruptcy Dept., 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4975360	*+	Luisanna Polanco Espinal, 122 S. Broad St., West Hazleton, PA 18202-3820

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Tullio DeLuca	on behalf of Debtor 1 Luisanna Polanco Espinal tullio.deluca@verizon.net
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 Luisanna Polanco Espinal
 First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: 5:17-bk-04105-MJC

Social Security number or ITIN xxx-xx-8349
EIN --
Social Security number or ITIN ----
EIN --

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Luisanna Polanco Espinal
aka Luisanna Polanco, aka Luisanna Espinal

4/25/22

**By the
court:**



Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.